

## Federal Family Education Loan Program Graduate/Professional Stafford Loan Estimated Monthly Repayment Schedule

Loan Amount	# of Pmts	Pmt	Finance Charge @ 6.8% Int. Rate*	Pmt	Finance Charge @ 7.0% Int. Rate*	Pmt	Finance Charge @ 7.25% Int. Rate*	Pmt	Finance Charge @ 7.5% Int. Rate*	Pmt	Finance Charge @ 7.75% Int. Rate*	Pmt	Finance Charge @ 8.0% Int. Rate*	Pmt	Finance Charge @ 8.5% Int. Rate*
\$10,000	120	\$115.08	\$3,810	\$116.10	\$3,934	\$117.40	\$4,088	\$118.70	\$4,244	\$120.01	\$4,401	\$121.32	\$4,560	\$123.98	\$4,879
20,000	120	230.16	7,619	232.21	7,866	234.80	8,176	237.40	8,489	240.02	8,803	242.65	9,119	247.97	9,757
23,000	120	264.68	8,762	267.04	9,046	270.02	9,403	273.01	9,762	276.02	10,123	279.05	10,487	285.16	11,221
30,000	120	345.22	11,429	348.32	11,799	352.20	12,265	356.10	12,733	360.03	13,204	363.98	13,678	371.95	14,635
40,000	120	460.32	15,239	464.43	15,732	469.60	16,353	474.80	16,977	480.04	17,605	485.31	18,237	495.94	19,513
46,000	120	529.36	17,525	534.79	18,092	540.04	18,806	546.02	19,524	552.04	20,246	558.10	20,973	570.33	22,440
50,000	120	575.40	19,048	580.54	19,665	587.00	20,441	593.50	21,222	600.05	22,007	606.63	22,797	619.92	24,392
60,000	120	690.48	22,858	696.65	23,598	704.40	24,529	712.21	25,465	720.06	26,408	727.96	27,356	743.91	29,270
65,500	120	753.77	24,953	760.51	25,761	768.97	26,777	777.49	27,800	786.06	28,829	794.69	29,864	812.10	31,953
70,000	120	805.56	26,668	812.76	27,531	821.81	28,617	830.91	29,710	840.07	30,809	849.29	31,915	867.90	34,148
80,000	120	920.64	30,477	928.87	31,464	939.21	32,705	949.61	33,954	960.09	35,210	970.62	36,475	991.89	39,026
90,000	120	1,035.72	34,287	1,044.98	35,397	1,056.61	36,793	1,068.32	38,198	1,080.10	39,611	1,091.95	41,034	1,115.87	43,905
100,000	120	1,150.80	38,097	1,161.08	39,330	1,174.01	40,881	1,187.02	42,442	1,200.11	44,013	1,213.28	45,593	1,239.86	48,783
110,000	120	1,265.88	41,906	1,277.19	43,263	1,291.41	44,969	1,305.72	46,686	1,320.12	48,414	1,334.60	50,153	1,363.84	53,661
120,000	120	1,380.96	45,716	1,393.30	47,196	1,408.81	49,058	1,424.42	50,931	1,440.13	52,815	1,455.93	54,712	1,487.83	58,539
130,000	120	1,496.04	49,526	1,509.41	51,129	1,526.21	53,146	1,543.12	55,175	1,560.14	57,216	1,557.26	59,271	1,611.81	63,418
138,500	120	1,593.86	52,764	1,608.10	54,472	1,626.00	56,621	1,644.02	58,782	1,662.15	60,958	1,680.39	63,146	1,717.20	67,564

<sup>\*</sup>Figures in this column indicate approximate <u>total</u> interest amount you will pay over the life of your <u>loan</u>. Annual variable interest rates are capped at 8.25%. Note: Borrowers with variable interest rates should contact their lenders to determine current rates and/or monthly payment amounts.

This material was prepared by the Michigan Guaranty Agency (MGA) of the Michigan Higher Education Assistance Authority (MHEAA) under authority of the Higher Education Act of 1965 as amended, and printed in compliance with Executive Directive 1991-6. MHEAA and MGA comply with all federal laws and regulations prohibiting discrimination and with all requirements and regulations of the U.S. Department of Education.